

Fill in this information to identify your case:

Debtor 1	Robert	R.	Vela
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Sandy	E.	Vela
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DIST. OF CALIFORNIA			
Case number (if known)	18-50979 SLJ		

☐ Check if this is an amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets**Your assets**

Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$954,598.33
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$44,516.93
1c. Copy line 63, Total of all property on Schedule A/B.....	\$999,115.26

Part 2: Summarize Your Liabilities**Your liabilities**

Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$1,355,592.08
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3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$753,684.28

Your total liabilities**\$2,109,276.36****Part 3: Summarize Your Income and Expenses****4. Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	\$9,821.76
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5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	\$12,208.18
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Debtor 1 **Robert R. Vela**
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Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

9d. Student loans. (Copy line 6f.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ _____

9g. **Total.** Add lines 9a through 9f.

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	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DIST. OF CALIFORNIA			
Case number (if known)	18-50979 SLJ		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1.

40 - 44 Linden Rd.

Street address, if available, or other description

Watsonville	CA	95076
City	State	ZIP Code

Santa Cruz
County

Home

2 homes on one parcel of land; Home at 40 Linden Rd.- 3 bedrooms / 2 bathrooms; Home at 44 Linden Rd.- 2 bedroom / 1 bath; Home needs work. There are a lot of drainage issues.

What is the property?

Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: **050-291-05**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<u>\$950,000.00</u>	<u>\$950,000.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Owner

☒ Check if this is community property (see instructions)

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1.2.

Timeshare

Sol Melia Vacation Club at Gran Melia at Paradisus Cancun; 50 year- 42 years left, Gold, sleeps 4 people, for 1 wk yr.

County _____

What is the property?

Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☒ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$4,598.33

Current value of the portion you own?

\$4,598.33

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Owner _____

☒ **Check if this is community property**
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... ➔

\$954,598.33

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1.

Make: **Cadillac**
Model: **Escalade**
Year: **2010**
Approximate mileage: **130,000**

Other information:

2010 Cadillac Escalade Sport Utility 4D; 910 Car

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ **Check if this is community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$15,587.50

Current value of the portion you own?

\$15,587.50

3.2.

Make: **Mercedes**
Model: **S550 Sedan 4D**
Year: **2007**
Approximate mileage: **105,000**

Other information:

2007 Mercedes S550 Sedan 4D; Car will not pass smog test

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ **Check if this is community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$9,680.50

Current value of the portion you own?

\$9,680.50

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

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5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... →

\$25,268.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... **See continuation page(s).**

\$1,550.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... **See continuation page(s).**

\$2,049.99

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe..... **Sports equipment**

\$75.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... **Clothing**

\$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... **Costume jewelry, 5 silver rings, wedding rings, fitbit watch, 1 fossil watch, 1 Bulova watch, 1 gold ring and 10 silver necklaces.**

\$2,500.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe..... **1 pet dog, a cat and a bunny rabbit.**

\$0.00

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific
information.....

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15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here..... →

\$6,674.99

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes..... Cash: **\$20.00**

Cash on hand. Amt: \$20.00

Paypal account; Zero balance on day of filing. Amt: \$0.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes..... Institution name:

17.1. Checking account: **Wells Fargo Bank checking account # -1236** **(\$342.74)**

17.2. Checking account: **Bank of America checking account # -0105** **\$246.68**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No

☒ Yes. Give specific
information about
them.....

Name of entity:

% of ownership:

Move Capital, LLC **50%** **\$0.00**

VS Development, LLC **50%** **\$0.00**

Vela Estates, Inc. **100%** **\$0.00**

Patria Development, LLC **50%** **\$0.00**

Central Coast Mortgage, Inc. **100%** **\$0.00**

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific
information about
them.....

Issuer name:

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21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
☐ Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☒ No
☐ Yes. Give specific information about them _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them _____

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- ☐ No
☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....
Federal: 2017 taxes are still being prepared. Amt: Unknown
State: 2017 taxes are still being prepared. Amt: Unknown
- | | |
|----------|----------------|
| Federal: | <u>Unknown</u> |
| State: | <u>Unknown</u> |
| Local: | <u>\$0.00</u> |

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29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information

Alimony: _____
Maintenance: _____
Support: _____
Divorce settlement: _____
Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☐ No
☒ Yes. Give specific information

**Open escrows: \$3,500.00 commission to close 05/18/18 and
\$4,550.00 commission to close 05/28/18**

\$8,050.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No
☐ Yes. Name the insurance
company of each policy
and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- ☒ No
☐ Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$7,973.94

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☐ No. Go to Part 6.
☒ Yes. Go to line 38.

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**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☐ No
☒ Yes. Describe... **Received check on 04/26/18 for escrow closing on 529 Park St., Salinas;
Deposited check after filing BK** **\$4,600.00**

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No
☐ Yes. Describe... _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No
☐ Yes. Describe... _____

41. Inventory

- ☒ No
☐ Yes. Describe... _____

42. Interests in partnerships or joint ventures

- ☒ No
☐ Yes. Describe..... Name of entity: _____ % of ownership: _____

43. Customer lists, mailing lists, or other compilations

- ☒ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
☐ No
☐ Yes. Describe..... _____

44. Any business-related property you did not already list

- ☒ No
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... →

\$4,600.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No
☐ Yes.... _____

Debtor 1 **Robert R. Vela**
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48. Crops--either growing or harvested

- ☒ No
☐ Yes. Give specific
information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
☐ Yes....

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
☐ Yes. Give specific
information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... →

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... → **\$954,598.33**

56. Part 2: Total vehicles, line 5 **\$25,268.00**

57. Part 3: Total personal and household items, line 15 **\$6,674.99**

58. Part 4: Total financial assets, line 36 **\$7,973.94**

59. Part 5: Total business-related property, line 45 **\$4,600.00**

60. Part 6: Total farm- and fishing-related property, line 52 **\$0.00**

61. Part 7: Total other property not listed, line 54 **\$0.00**

62. Total personal property. Add lines 56 through 61..... **\$44,516.93** Copy personal property total → **+** **\$44,516.93**

63. Total of all property on Schedule A/B. Add line 55 + line 62..... **\$999,115.26**

Debtor 1 **Robert R. Vela**
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6. Household goods and furnishings (details):

Household furnishings and appliances	<u>\$1,500.00</u>
--------------------------------------	-------------------

Books, records, CD's and DVD's	<u>\$50.00</u>
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7. Electronics (details):

Personal computer and printer (used for business), TV's, DVD palyer	<u>\$1,000.00</u>
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1 iphone X	<u>\$999.99</u>
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iPhone 6s Plus with a cracked screen.	<u>\$50.00</u>
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Fill in this information to identify your case:

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	First Name	Middle Name	Last Name
Debtor 2	Sandy	E.	Vela
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DIST. OF CALIFORNIA			
Case number (if known)	18-50979 SLJ		

☐ Check if this is an amended filing**Official Form 106C****Schedule C: The Property You Claim as Exempt****04/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
--	--------------------------------------	-----------------------------------	------------------------------------

Copy the value from *Schedule A/B* Check only one box for each exemption

Brief description:

Home

2 homes on one parcel of land; Home at 40

Linden Rd.- 3 bedrooms / 2 bathrooms;

Home at 44 Linden Rd.- 2 bedroom / 1 bath;

Home needs work. There are a lot of drainage issues.

Parcel: 050-291-05

Line from *Schedule A/B*: **1.1**

\$950,000.00

☒

\$100.00

C.C.P. § 703.140(b)(5)

☐

100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

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Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
<p>Brief description: 2017 taxes are still being prepared</p> <p>Line from <i>Schedule A/B</i>: <u>28</u></p>	<p>Copy the value from <i>Schedule A/B</i></p> <p><u>Unknown</u></p>	<p>Check only one box for each exemption</p> <p><input checked="" type="checkbox"/> <u>\$0.00</u></p> <p><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p>	<p>C.C.P. § 703.140(b)(5)</p>
<p>Brief description: 2017 taxes are still being prepared</p> <p>Line from <i>Schedule A/B</i>: <u>28</u></p>	<p><u>Unknown</u></p>	<p><input checked="" type="checkbox"/> <u>\$0.00</u></p> <p><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p>	<p>C.C.P. § 703.140(b)(5)</p>
<p>Brief description: Open escrows: \$3,500.00 commission to close 05/18/18 and \$4,550.00 commission to close 05/28/18</p> <p>Line from <i>Schedule A/B</i>: <u>30</u></p>	<p><u>\$8,050.00</u></p>	<p><input checked="" type="checkbox"/> <u>\$8,050.00</u></p> <p><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p>	<p>C.C.P. § 703.140(b)(5)</p>
<p>Brief description: Received check on 04/26/18 for escrow closing on 529 Park St., Salinas; Deposited check after filing BK</p> <p>Line from <i>Schedule A/B</i>: <u>38</u></p>	<p><u>\$4,600.00</u></p>	<p><input checked="" type="checkbox"/> <u>\$4,600.00</u></p> <p><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p>	<p>C.C.P. § 703.140(b)(5)</p>

Fill in this information to identify your case:

Debtor 1	Robert	R.	Vela
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Sandy	E.	Vela
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DIST. OF CALIFORNIA			
Case number (if known)	18-50979 SLJ		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
\$1,100.00	\$999.99	\$100.01

2.1

AT&T

Creditor's name
PO Box 10330
Number Street

Describe the property that
secures the claim:

1 iphone X

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this claim relates
to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Loan for cell phone

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,100.00

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.2

Describe the property that secures the claim:

\$14,056.46

\$950,000.00

Franchise Tax Board

Creditor's name

Special Procedures

Number Street

PO Box 2952

Property

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Date debt was incurred **03/13/2015**

Last 4 digits of account number

Tax year 2013

2.3

Describe the property that secures the claim:

\$7,821.00

\$950,000.00

Freddie Campos, Jr.

Creditor's name

c/o Robert H. Darrow, Esq.

Number Street

149 Josephine St., Ste. A

Home

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Date debt was incurred **03/16/10**

Last 4 digits of account number

Case # PR 044847; Lien paid in 2008; Buisness debt

Add the dollar value of your entries in Column A on this page. Write that number here:

\$21,877.46

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.4

Describe the property that secures the claim:

\$100,000.00

\$950,000.00

Hector & Maria Sandoval

Creditor's name

189 Manana Land

Number Street

Home

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Watsonville CA 95076

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred **05/26/15**

Last 4 digits of account number

Second Deed of Trust; Business debt

2.5

Describe the property that secures the claim:

\$86,630.28

\$990,065.27

\$68,300.85

Internal Revenue Service

Creditor's name

Centralized Insolvency Operations

Number Street

PO Box 7346

Property

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Philadelphia PA 19101

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred **01/05/18**

Last 4 digits of account number

Dischargeable- taxes from 2011, 2012 & 2013; Lien placed on 01/05/18

Add the dollar value of your entries in Column A on this page. Write that number here:

\$186,630.28

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.6

John Wuu & Sze-Ying Wuu

Creditor's name

c/o Michael J. Barsi, Esq.

Number Street

Law Office of Michael J. Barsi

8070 Soquel Drive, Suite 210

Aptos CA 95003

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Date debt was incurred **07/25/17**

Case # **17CV00411; Business debt**

Describe the property that secures the claim:

Home

\$56,953.06

\$950,000.00

\$56,953.06

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☒ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Last 4 digits of account number

2.7

Mechanics Bank Auto Finance Div.

Creditor's name

aka CRB Auto

Number Street

P.O. Box 98541

Las Vegas NV 89193

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Date debt was incurred **11/13/2016**

910 Car

Describe the property that secures the claim:

2010 Cadillac Escalade Sport Utility 4D (approx. 1

\$21,740.53

\$15,587.50

\$6,153.03

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Last 4 digits of account number

1 0 0 1

Add the dollar value of your entries in Column A on this page. Write that number here:

\$78,693.59

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.8

Describe the property that secures the claim:

\$620,727.65

\$950,000.00

PennyMac Loan Services

Creditor's name

Attn: Bankruptcy

Number Street

PO Box 514357

Home

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Los Angeles CA 90051

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred **02/04/15**

Last 4 digits of account number **4 6 5 6**

1st Deed of Trust; Trial loan modification

2.9

Describe the property that secures the claim:

\$414.76

\$950,000.00

\$414.76

Santa Cruz County Tax Collector

Creditor's name

Room 150 County Government Center

Number Street

Home

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☒ Disputed

Santa Cruz CA 95061

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred **2014-2015**

Last 4 digits of account number

Taxes 2014-2015; Lien 07/19/2016 on Debtor's home; Debt is property taxes owed on a property that was owned by one of the debtor's companies and has been foreclosed

Add the dollar value of your entries in Column A on this page. Write that number here:

\$621,142.41

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.10

Describe the property that secures the claim:

\$310,000.00

\$950,000.00

\$102,605.11

Vincent Liu

Creditor's name

c/o Jeffrey P. Widman, Esq.

Number Street

Law Offices of Jeffrey P. Widman

101 Race Street, Suite 100

San Jose CA 95126

City State ZIP Code

Home

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☒ Judgment lien from a lawsuit

☐ Other (including a right to offset)

☒ Check if this claim relates to a community debt

Date debt was incurred **04/25/16**

Last 4 digits of account number

Full Plaintiff: Vincent Liu & Black Stallion Investments, LLC; Case # 115Cv277601; Business debt

2.11

Describe the property that secures the claim:

\$6,148.34

\$9,680.50

Wells Fargo Dealer Services

Creditor's name

MAC T9017-026

Number Street

PO Box 168048

**2007 Mercedes S550 Sedan
4D (approx. 105,000 miles)**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

☒ Check if this claim relates to a community debt

Date debt was incurred **09/23/2013**

Last 4 digits of account number

1 9 9 1

Arrears \$1,633.30

Add the dollar value of your entries in Column A on this page. Write that number here:

\$316,148.34

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.12

Describe the property that secures the claim:

\$130,000.00

\$950,000.00

\$130,000.00

YuZhong Dai

Creditor's name

10374 Melissa Ct.

Number Street

Home

Cupertino

City

CA

State

95014

ZIP Code

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

☒ Check if this claim relates to a community debt

Date debt was incurred **05/25/17**

Last 4 digits of account number

3rd Deed of Trust; 40% business debt

Add the dollar value of your entries in Column A on this page. Write that number here:

\$130,000.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$1,355,592.08

Fill in this information to identify your case:

Debtor 1	Robert	R.	Vela
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Sandy	E.	Vela
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DIST. OF CALIFORNIA			
Case number (if known)	18-50979 SLJ		

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<div>2.1</div> <div>Franchise Tax Board Priority Creditor's Name Special Procedures Number Street PO Box 2952 Sacramento CA 95812-2952 City State ZIP Code</div>	\$0.00	\$0.00	\$0.00
Last 4 digits of account number _____			
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt			
Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
2017 unknown amount			

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 1: Your PRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
\$0.00	\$0.00	\$0.00

2.2

Internal Revenue Service

Priority Creditor's Name

Centralized Insolvency Operations

Number Street

PO Box 7346

Philadelphia

City

PA

State

19101

ZIP Code

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☒ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

2017- unknown amount

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

\$7,966.20

4.1

Abbott, Stringham & Lynch

Nonpriority Creditor's Name

1530 Meridian Ave, 2nd Floor

Number Street

San Jose

City

CA 95125

State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 7 7 0 4

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Goods and services

\$0.00

4.2

American Express

Nonpriority Creditor's Name

PO Box 981532

Number Street

El Paso

City

TX 79998

State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

\$613.00

Capital One

Nonpriority Creditor's Name
15000 Capital One Drive
Number Street

Richmond VA 23238
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **1 8 7 5**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.4

\$23,902.00

Chase Card Services

Nonpriority Creditor's Name
Attn: Correspondence
Number Street
PO Box 15278

Wilmington DE 19850
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **4 2 7 3**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.5

\$771.00

Citibank/ The Home Depot

Nonpriority Creditor's Name
Citicorp Cr Srvs/ Centralized
Number Street
Bankruptcy
PO Box 790040

St Louis MO 63129
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2 4 2 2**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Charge Account

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.6

\$0.00

Citicards Cbna

Nonpriority Creditor's Name

PO Box 6241

Number Street

Sioux Falls

SD 57117

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **6 9 5 5**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.7

\$1,863.40

Club Melia

Nonpriority Creditor's Name

9500 S. Dadeland Blvd., Suite 3000

Number Street

Miami

FL 33156

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Arrearage

Timeshare maintenance fees

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.8

\$3,553.00

Costco Go Anywhere Citicard

Nonpriority Creditor's Name

Centralized BK/Citicorp Credit Card Srvs

Number Street
PO Box 790040

St Louis **MO** **63179**
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 7 1 4 2

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.9

\$35,645.30

Ernesto Castro, Jr.

Nonpriority Creditor's Name

c/o Aerin Murphy

Number Street
Hudson, Martin, Ferrante, Street, et al.

490 Calle Principal

Monterey **CA** **93940**
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

When was the debt incurred? 01/05/17

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Lawsuit

Case # 17CV000053

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$120,000.00

4.10

Hubert Yu

Nonpriority Creditor's Name

c/o Michael E. Stone

Number Street

Siegel Law Firm

1726 Seabright Ave.

Santa Cruz

CA

95062

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

17CV03217; Full name of plaintiff: Hubert Yu, Trustee of the Yuan Holding LLC Pension Plan Trust; Full name of defendant: Robert Vela, Sandy Vela, Central Coast Mortgage LLC, VS Development LLC, Does 1-10; Case # 17CV03217; Business debt

4.11

Kohl's/ Capital One

Nonpriority Creditor's Name

Kohl's Credit

Number Street

P.O. Box 3043

Milwaukee

WI

53201-3043

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Lawsuit

Last 4 digits of account number

5 2 8 1

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$875.00

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$19,644.46

4.12

Leonel Martinez

Nonpriority Creditor's Name

c/o David Cortez

Number Street

32 E. Alisal St., #209

Salinas

CA 93901

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Case # M70139; Renewal of Judgment 12/09/14

4.13

LVNV Funding/ Resurgent Capital

Nonpriority Creditor's Name

PO Box 10497

Number Street

Greenville

SC 29603

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _ _ _ _

When was the debt incurred? **03/01/05**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Lawsuit

Last 4 digits of account number **4 9 0 5**

When was the debt incurred? _ _ _ _

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Factoring Company Account Credit One Bank N.A.

\$2,663.00

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$31,675.00

4.14

Mark Stephens

Nonpriority Creditor's Name

c/o Brad C. Brereton

Number Street

Brereton Law Office

1362 Pacific Ave, Suite 220

Santa Cruz

CA

95060

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Case # 17CV00430

4.15

Michael Smith

Nonpriority Creditor's Name

Manning & Kass

Number Street

Ellrod, Ramirez, Trester LLP

333 Bush St., 27th Floor

San Francisco

CA

94104

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Cases # 17CV00430 & # 17CV000053; Attorney for Debtors

Last 4 digits of account number

When was the debt incurred? **02/09/2017**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Lawsuit

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Professional services

\$0.00

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$324,938.41

4.16

Miguel Soriano

Nonpriority Creditor's Name

504 Winchester Dr.

Number Street

Watsonville

CA

95076

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Case # 18CV01220 (amount includes the accrued interest); Business debt

4.17

Pablo Romero

Nonpriority Creditor's Name

c/o James J. Cook, Esq.

Number Street

Horan L Lloyd

26385 Carmel Rancho Blvd, Ste 200

Carmel

CA

93923

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Case # 17CV001497; Business debt

Last 4 digits of account number _ _ _ _

When was the debt incurred? **08/21/2009**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Agreement

Last 4 digits of account number _ _ _ _

When was the debt incurred? **07/03/17**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Lawsuit

\$98,033.56

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.18

\$4,928.00

Rocio D. Rivera

Nonpriority Creditor's Name

471 Main St.

Number Street

Watsonville

CA

95076

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Case # **WS050324; Small claims; Both parties Pro Se**

4.19

\$2,818.00

Target

Nonpriority Creditor's Name

c/o Financial & Retail Svcs

Number Street

Mailstopn BT POB 9475

Minneapolis

MN

55440

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Lawsuit

Last 4 digits of account number

4 2 8 0

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$13,000.00

4.20

Terra Law LLP

Nonpriority Creditor's Name

50 W. San Fernando St., Suite 1415

Number Street

Last 4 digits of account number **6 8 3 6**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Attorney Fees

San Jose

CA 95113

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Re lawsuit Vincent Lui and Black Stallion Investments, LLC

4.21

Visa Dept. Store National

Nonpriority Creditor's Name

Bank/ Macy's

Number Street

Attn: Bankruptcy

PO Box 8053

Mason

OH 45040

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0 1 0 0**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$1,852.00

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$50,000.00

4.22

VS Development, LLC

Nonpriority Creditor's Name

40 Linden Rd.

Number Street

Watsonville

CA 95076

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Capital Contribution owed by debtors

4.23

Wells Fargo Bank, N.A. (114)

Nonpriority Creditor's Name

P.O. Box 6995

Number Street

Portland

OR 97228-6995

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Last 4 digits of account number **1 2 3 6**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Checking Account

\$342.74

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.24

\$4,927.78

Wells Fargo SBL

Nonpriority Creditor's Name

PO Box 29482

Number Street

Last 4 digits of account number 2 4 8 8

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Phoenix **AZ** **85038-8650**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Card in VS Development, LLC's name

4.25

\$3,672.43

Wells Fargo SBL

Nonpriority Creditor's Name

PO Box 29482

Number Street

Last 4 digits of account number 2 4 7 0

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Phoenix **AZ** **85038-8650**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Card in VS Development, LLC's name

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Atty Gen, US Dept of Justice

Name

Civil Trial Sec., Western Reg.

Number Street

PO Box 683, Ben Franklin Stat.

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Washington

DC

20044

City

State

ZIP Code

Last 4 digits of account number

____ _

ChexSystems

Name

Consumer Relations

Number Street

7805 Hudson Rd., #100

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Woodbury

MN

55125

City

State

ZIP Code

Last 4 digits of account number

____ _

Hector & Maria Sandoval

Name

189 Manana Land

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Watsonville

CA

95076

City

State

ZIP Code

Last 4 digits of account number

____ _

Members of VS Development, LLC; Each has 25%

Hubert Yu

Name

c/o Pacific Elite Fund, Inc.

Number Street

1260 Oakmead Pkwy, Suite 210

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Sunnyvale

CA

94085

City

State

ZIP Code

Last 4 digits of account number

____ _

Internal Revenue Service

Name

Insolvency, MS 5420/5430

Number Street

Special Procedures

55 S. Market St.

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

City

State

ZIP Code

Last 4 digits of account number

____ _

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Josefina Garcia-Ledezma

Name

44 Linden Rd.

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Watsonville

CA

95076

City

State

ZIP Code

Renter

Mechanics Bank

Name

aka CRB Auto

Number Street

Attn: Legal Dept

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 1 0 0 1

PO Box 253850

Santa Ana

CA

92799

City

State

ZIP Code

Another address

Melissa C. Shaw

Name

The Grunsky Law Firm PC

Number Street

240 Westgate Dr.

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Watsonville

CA

95076

City

State

ZIP Code

Case # 17CV03217: Attorney for VS Development, LLC

Miguel A. Soriano-Treu

Name

c/o Law Office Of Tony Escareno

Number Street

54 Penny Ln.

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Watsonville

CA

95076

City

State

ZIP Code

Creditor obtained attorney after BK case filed.

Mortgage Electronic Registration Systems

Name

acting for Bay Equity LLC

Number Street

2300 Clayton Road, Suite 450

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Concord

CA

94520

City

State

ZIP Code

1st Deed of Trust (Another address)

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Pablo Romero

Name
25 Carmel Ave
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Salinas **CA** **93907**
City State ZIP Code

Last 4 digits of account number _____

Member of Patria Development, LLC; Has 50%

Pamela D. Simmons

Name
Law Office of Simmons & Purdy
Number Street
2425 Porter Street, Suite 10

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Professional services ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Soquel **CA** **95073**
City State ZIP Code

Last 4 digits of account number _____

Case # 17CV03217; Attorney for Debtors

Roy Tovar

Name
7 Packard Lane
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Watsonville **CA** **95076**
City State ZIP Code

Last 4 digits of account number _____

Debt of Central Coast Mortgage, Inc.

U.S. Atty, Chief Tax Division

Name
450 Golden Gate Ave.
Number Street
10th Floor, Box 36055

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

San Francisco **CA** **94102**
City State ZIP Code

Last 4 digits of account number _____

Wells Fargo Dealer Services

Name
Attn: Bankruptcy
Number Street
PO Box 19657

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Irvine **CA** **92623**
City State ZIP Code

Last 4 digits of account number 1 9 9 1

Another address

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$0.00</u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$753,684.28</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$753,684.28</u>

Fill in this information to identify your case:

Debtor 1	Robert	R.	Vela
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Sandy	E.	Vela
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DIST. OF CALIFORNIA			
Case number (if known)	18-50979 SLJ		

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease**State what the contract or lease is for**

Fill in this information to identify your case:

Debtor 1	Robert	R.	Vela
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Sandy	E.	Vela
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DIST. OF CALIFORNIA			
Case number (if known)	18-50979 SLJ		

☐ Check if this is an amended filing

Official Form 106H**Schedule H: Your Codebtors****12/15**

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No
☒ Yes

In which community state or territory did you live? California Fill in the name and current address of that person.

Sandy E. Vela

Name of your spouse, former spouse, or legal equivalent

40 Linden Road

Number Street

Watsonville

City

CA

State

95076

ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.

Column 1: **Your codebtor**

Column 2: **The creditor to whom you owe the debt**

Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	Robert	R.	Vela
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Sandy	E.	Vela
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DIST. OF CALIFORNIA		
Case number (if known)	18-50979 SLJ		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Occupation****Employer's name****Employer's address****Debtor 1**

- ☒ Employed
☐ Not employed

Manager**MOVE Capital, LLC****1961 Main St., #134**

Number Street

Watsonville

City

CA 95076

State Zip Code

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Real Estate Agent**County of Santa Clara****70 W. Hedding Street**

Number Street

San Jose

City

CA 95110

State Zip Code

How long employed there? **2 months****Started 04/23/2018****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$0.00	\$5,936.32
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$0.00	\$5,936.32

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	<u>\$0.00</u>	<u>\$5,936.32</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. <u>\$0.00</u>	<u>\$1,262.88</u>
5b. Mandatory contributions for retirement plans	5b. <u>\$0.00</u>	<u>\$356.18</u>
5c. Voluntary contributions for retirement plans	5c. <u>\$0.00</u>	<u>\$0.00</u>
5d. Required repayments of retirement fund loans	5d. <u>\$0.00</u>	<u>\$0.00</u>
5e. Insurance	5e. <u>\$0.00</u>	<u>\$0.00</u>
5f. Domestic support obligations	5f. <u>\$0.00</u>	<u>\$0.00</u>
5g. Union dues	5g. <u>\$0.00</u>	<u>\$89.05</u>
5h. Other deductions. Specify: <u>See continuation sheet</u>	5h. + <u>\$0.00</u>	<u>\$86.45</u>
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <u>\$0.00</u>	<u>\$1,794.56</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. <u>\$0.00</u>	<u>\$4,141.76</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <u>\$1,680.00</u>	<u>\$0.00</u>
8b. Interest and dividends	8b. <u>\$0.00</u>	<u>\$0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <u>\$0.00</u>	<u>\$0.00</u>
8d. Unemployment compensation	8d. <u>\$0.00</u>	<u>\$0.00</u>
8e. Social Security	8e. <u>\$0.00</u>	<u>\$0.00</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <u>\$0.00</u>	<u>\$0.00</u>
8g. Pension or retirement income	8g. <u>\$0.00</u>	<u>\$0.00</u>
8h. Other monthly income. Specify: <u>Broker commissions</u>	8h. + <u>\$0.00</u>	<u>\$4,000.00</u>
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <u>\$1,680.00</u>	<u>\$4,000.00</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <u>\$1,680.00</u> + <u>\$8,141.76</u> = <u>\$9,821.76</u>	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + <u>\$0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. <u>\$9,821.76</u>	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <u>See continuation sheet.</u>		

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

1. Additional Employers Debtor 1

Debtor 2 or non-filing spouse

Occupation **Manager**

Manager

Employer's name **VS Development, LLC**

VS Development, LLC

Employer's address **1961 Main St., #134**

1961 Main St., #134

Watsonville **CA** **95076**
City State Zip Code

Watsonville **CA** **95076**
City State Zip Code

How long employed there? **3 years**

3 years

Occupation

CEO

Employer's name

Vela Estates, Inc.

Employer's address

40 Linden Rd.

Watsonville **CA** **95076**
City State Zip Code

Watsonville **CA** **95076**
City State Zip Code

How long employed there?

5 years

5h. Other Payroll Deductions (details)

For Debtor 1

For Debtor 2 or
non-filing spouse

Disability

\$59.37

Mandatory Retiree Med Liability Contrib

\$27.08

Totals:

\$0.00

\$86.45

13. Expected increase or decrease within the year after you file this form:

Co-debtor estimates \$18,000.00 in commissions in the next 4-6 months. Co-debtor's commission income is very sporadic. Co-debtor receives passthrough KI income as well from their companies. Debtor only receives passthrough K1 income from their companies.

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

8a. Attached Statement (Debtor 1)

Rent 2nd home on property

Gross Monthly Income:		\$1,880.00
<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Alternative septic maintenance	Maintenance	\$200.00
Total Monthly Expenses		\$200.00
Net Monthly Income:		\$1,680.00

Fill in this information to identify your case:

Debtor 1	<u>Robert</u>	<u>R.</u>	<u>Vela</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Sandy</u>	<u>E.</u>	<u>Vela</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>NORTHERN DIST. OF CALIFORNIA</u>		
Case number (if known)	<u>18-50979 SLJ</u>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Son</u>	<u>14</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>8</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>20</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

- 3. Do your expenses include expenses of people other than yourself and your dependents?**
- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

- 4. The rental or home ownership expenses for your residence.**
- Include first mortgage payments and any rent for the ground or lot.
- If not included in line 4:**

4. \$3,236.15

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. _____

4b. _____

4c. _____

4d. _____

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$250.00
6b. Water, sewer, garbage collection (See continuation sheet(s) for details)	6b.	\$175.00
6c. Telephone, cell phone, Internet, satellite, and cable services (See continuation sheet(s) for details)	6c.	\$350.00
6d. Other. Specify: Security	6d.	\$75.00
7. Food and housekeeping supplies (See continuation sheet(s) for details)	7.	\$1,140.00
8. Childcare and children's education costs (See continuation sheet(s) for details)	8.	\$1,760.91
9. Clothing, laundry, and dry cleaning	9.	\$200.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$1,000.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	
14. Charitable contributions and religious donations	14.	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	\$576.00
15d. Other insurance. Specify:	15d.	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Taxes on comission income	16.	\$1,200.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 Car loan	17a.	\$837.59
17b. Car payments for Vehicle 2 Car loan	17b.	\$541.36
17c. Other. Specify:	17c.	
17d. Other. Specify:	17d.	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	19.	

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. <u>\$50.00</u>
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: See continuation sheet

21. **+** \$666.17

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a. <u>\$12,208.18</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. <u>\$12,208.18</u>

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <u>\$9,821.76</u>
23b. Copy your monthly expenses from line 22c above.	23b. <u>-\$12,208.18</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. <u>(\$2,386.42)</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Mortgage payment includes property taxes and property insurance. Mortgage payment amount is a trial loan modification. Have health insurance with co-debtor's new job. 20 year old son lives at home and attends college and does not work currently so parents pay all expenses except tuition since he has financial aid.

Debtor 1 **Robert R. Vela**
Debtor 2 **Sandy E. Vela**

Case number (if known) **18-50979 SLJ**

6b. Water, sewer, garbage collection (details):

Garbage	\$75.00
Water & sewer	\$100.00
Total:	\$175.00

6c. Telephone, cell phone, Internet, satellite, and cable services (details):

Cell phones	\$250.00
Cable	\$100.00
Total:	\$350.00

7. Food and housekeeping supplies (details):

Food	\$1,000.00
Food away from home	\$100.00
Housekeeping supplies	\$40.00
Total:	\$1,140.00

8. Childcare and children's education costs (details):

School tuition 8 year old daughter	\$580.00
School tuition 14 year old son	\$1,180.91
Total:	\$1,760.91

21. Other. Specify:

Pets	\$150.00
Maintance fee- timeshare	\$141.17
Son- 20 years old	\$300.00
Grooming	\$75.00
Total:	\$666.17

Fill in this information to identify your case:

Debtor 1	Robert	R.	Vela
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Sandy	E.	Vela
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DIST. OF CALIFORNIA			
Case number (if known)	18-50979 SLJ		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Robert R. Vela

Robert R. Vela, Debtor 1

Date **05/29/2018**
MM / DD / YYYY

X /s/ Sandy E. Vela

Sandy E. Vela, Debtor 2

Date **05/29/2018**
MM / DD / YYYY